Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A method of providing account reconciliation for an account comprising the steps of:

receiving, at a computing device, a plurality of travel transactions relating to at least one of: an air carrier ticket, lodging, and car rental from a first database, wherein said first database is a Customer Reservations System (CRS) of a travel agent;

receiving, at said computing device and from a second database, a plurality of charge transactions relating to purchases made using a charge account, wherein said second database is at a transaction account management system financial account issuer;

storing said plurality of travel transactions and said plurality of charge transactions on a pending list within a database of said computing device;

preprocessing said travel transactions and said charge transactions to remove from said pending list, a debit value and a credit value which are offsetting transactions;

identifying a first match from said pending list comprising at least one of said travel transactions and at least one of said charge transactions, said first match determined by a commonality shared between said transactions, wherein said commonality includes a traveler name, financial account identifier, currency amount, and at least one of: a ticket number and a reservation number;

matching said plurality of travel transactions and a plurality of charge transactions based upon first criteria, wherein said first criteria includes at least one of: account number, passenger name, transaction amount, booking fee, and ticket number;

determining a client cost center based on said match upon identifying said match between a travel transaction and a charge transaction;

identifying a near-match among said plurality of travel transactions and said plurality of charge transactions within a predetermined tolerance level based upon secondary criteria; and,

determining said client cost center based on said near-match between said travel transactions and said charge transactions.

storing said first match on an approved items list within said database;

identifying a second match from said pending list comprising at least one of said travel transactions and at least one of said charge transactions, said second match determined by a commonality shared between said transactions, wherein said commonality includes a traveler name, financial account identifier, currency amount, and at least one of: a ticket number and a reservation number;

storing said second match on said approved items list within said database;

storing unmatched travel and charge transactions, if any, from said pending list on an unresolved transactions list within said database;

searching said database for a first near-match comprising one of said travel transactions and one of said charge transactions, wherein search criteria for said first near-match is defined by a client;

receiving an approval notification of said first near-match;

storing said first near-match on said approved items list;

searching said database for a second near-match comprising one of said travel transactions and one of said charge transactions, wherein search criteria for said second near-match is defined by said client;

receiving an approval notification of said second near-match;

storing said second near-match on said approved items list; and,

providing said approved items list to said client for payment of said charge transactions on said approved items list.

2.   (currently amended) The method of claim 1 wherein the step of ~~identifying a match~~ matching said plurality of travel transactions and a plurality of charge transactions comprises the steps of:

selecting a charge transaction from said pending list;

identifying a match criteria on said charge transaction; and

searching said <u>plurality of</u> travel transactions for said ~~match~~ <u>first</u> criteria.

Claims 3-4. (canceled)

5.   (currently amended) The method of claim 3 wherein said <u>plurality of</u> travel transactions comprise one of airline, lodging or rental car.

6.   (currently amended) The method of claim 1 further comprising the steps of:

compiling said matches and said near-matches on ~~said~~ an approved items list; and

generating a report from said compilation.

Claims 7-10   (cancelled)

11.   (currently amended) A computer-implemented method for reconciling a plurality of merchant records to a card account balance, said method comprising:

receiving, at an accounting database, merchant data pertaining to said plurality of merchant records, wherein said merchant data is received from a Computerized Reservations System (CRS) of a travel agent;

receiving, at said accounting database, card data pertaining to said card account balance, said card account balance comprising a plurality of charge transactions ~~charges~~ corresponding to said plurality of merchant records, wherein said card account balance is received from a financial account issuer;

preprocessing said merchant transactions and said charge transactions to remove from said pending list, a debit value and a credit value which are offsetting transactions;

~~searching, in said accounting database, for a merchant record match between said merchant data and said card data, wherein said match is determined based on a traveler name, financial account identifier, currency amount, and at least one of: a ticket number and a reservation number;~~

matching said plurality of merchant records and said plurality of charge transactions based upon first criteria, wherein said first criteria includes at least one of: account number, passenger name, transaction amount, booking fee, and ticket number;

determining a client cost center based on said match upon identifying a match between a travel transaction and a charge transaction;

~~compiling~~ adding said matched travel transaction and charge transaction to a ~~first~~ list of merchant record matches;

~~compiling a second list of merchant record non-matches, said non-matches comprising said merchant data and said card data;~~

~~searching, in said accounting database, for a merchant record near-match between said merchant data and a card data from said second list;~~

identifying a near-match among said plurality of merchant transactions and said plurality of charge transactions within a predetermined tolerance level based upon secondary criteria; and,

determining said client cost center based on said near-match between a travel transaction and a charge transaction.

~~compiling~~ adding said near match a ~~third~~ list of merchant record near-matches;

upon approval ~~from an authorized user~~, combining said list of merchant record matches and said list of merchant record near-matches ~~third list into said first list~~;

generating a report comprising said list of merchant record matches and said list of merchant record near-matches ~~first list, said second list and said third list~~; and

verifying said report is in balance with said card account balance.

12.   (currently amended) The method of claim 11 wherein said step of ~~searching for a merchant record match~~ matching said plurality of merchant records and said plurality of charge transactions comprises searching for a common set of numbers within said merchant data and said card data.

13.   (currently amended) The method of claim 11 further comprising the step of identifying a basic matching criteria ~~and said merchant record match includes at least one of said basic matching criteria~~.

14.   (original) The method of claim 13 further comprising the step of confirming said merchant record match by matching all of a plurality of basic matching criteria between said merchant data and said card data.

15.   (original) The method of claim 14 further comprising the step of confirming said merchant record match by matching a set of client-defined criteria.

16.   (currently amended) The method of claim 11 wherein said verifying step comprises the steps of:

calculating a first list total by tallying together a dollar amount from each of said merchant record matches from said list of merchant record matches;

calculating a second list total by tallying together a dollar amount from each of said

merchant record non-matches ~~from said second list~~;

calculating a third list total by tallying together a dollar amount from each ~~of said~~ unapproved merchant record near-matches from said third list;

calculating an ending balance by subtracting said first list total and said third list total from said card account balance; and

comparing said ending balance with said second list total.

Claims 17-24 (cancelled)

25. (currently amended) A computer program embodying instructions executable by a computer for reconciling a merchant account to a card account balance, the instruction steps comprising:

an auto-reconciliation process comprising the steps of:

receiving <u>a plurality of</u> travel transactions relating to at least one of: an air carrier ticket, lodging, and car rental from a first database, wherein said first database is a Customer Reservations System (CRS) of a travel agent;

receiving, from a second database, <u>a plurality of</u> charge transactions relating to purchases made using a charge account, wherein said second database is at a financial account issuer;

<u>matching said plurality of travel transactions and a plurality of charge transactions based upon first criteria, wherein said first criteria includes at least one of: account number, passenger name, transaction amount, booking fee, and ticket number;</u>

<u>determining a client cost center based on said match upon identifying said match between a travel transaction and a charge transaction;</u>

<u>identifying a near-match among said plurality of travel transactions and said plurality of charge transactions within a predetermined tolerance level based upon secondary criteria; and,</u>

<u>determining said client cost center based on said near-match between said travel transaction and said charge transaction.</u>

~~sorting a plurality of data comprising said travel transactions and said charge transactions;~~

~~preprocessing said travel transactions and said charge transactions to remove a debit value and a credit value which are offsetting transactions;~~

~~identifying a matching criteria on each of said charge transactions, wherein said matching criteria is received from a client and includes at least one of: a traveler name, a financial account identifier, a currency amount, a ticket number and a reservation number;~~

~~searching said travel transactions for said matching criteria on one of said charge transactions;~~

~~compiling a list of matching travel transactions and charge transactions;~~

~~compiling a list of unmatched travel transactions and charge transactions;~~

~~repeating said auto-reconciliation until all transactions are compiled on a list; and an unresolved transactions process comprising the steps of:~~

~~displaying said list of unmatched travel transactions and charge transactions;~~

~~searching said accounting database for information pertaining to a selected transaction on said list of unmatched transactions;~~

~~displaying said searched information;~~

~~accepting commands to match said selected transaction with another transaction; and~~

~~compiling said matched selection on said list of matching travel transactions and charge transactions.~~

26.   (currently amended) The computer program of claim 25, wherein said ~~matching~~ first criteria comprises a basic matching criteria and <u>said second criteria comprises</u> a client-specific criteria.

27.   (currently amended) The computer program of claim 26 further comprising ~~during auto-reconciliation~~ verifying the presence of all basic matching criteria and all client-specific criteria.

28.   (original) The computer program of claim 25, wherein said merchant account comprises a travel account.

29.   (original) The computer program of claim 25, wherein said merchant account comprises one of airline, lodging or rental car.

30.   (currently amended) The computer program of claim 28, wherein said ~~matching~~ first criteria comprises said individual's name, a ticket number, a card number, and a dollar amount.

31.   (currently amended) The computer program of claim 25 further comprising ~~during auto-reconciliation~~ compiling a list of two or more transactions that when summed equal zero.

32.   (currently amended) The computer program of claim 25, further comprising ~~during said unresolved transaction process~~ accepting commands to edit ~~said selected transaction~~ one of said plurality of travel transactions.

33.   (original) The computer program of claim 25, further comprising programming to authenticate a user prior to acceptance of commands.

34.   (original) The computer program of claim 25, further comprising a report generation process.